

Scope of Board Studies

(additional markets in HIP?)

Preliminary study by Dec 1, 2008

Examine the impact of incorporating the Individual and Small Group markets in HIP:

- Utilization of services and cost of plans.
- Access and cost of coverage of applying Small Group regulations.
- Board composition?

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Final study by Sep 1, 2009

- **Examine more markets participating in HIP:**
 - High risk pool.
 - Basic Health Plan.
 - Public Employees' Benefit Board.
 - Public school employees.
 - Individual and Small Group markets (final recommendations).
- **Examine “risks and benefits” of current markets vs. incorporating them into HIP:**
 - Utilization of services and cost of plans.
 - Access and cost of coverage of applying Small Group regulations.
 - Distinct participation of active and retired PEBB employees.
 - Board composition?
- **Individual coverage requirement:**
 - How to enforce?

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- **Begin discussion of scope...**
 - What options should be studied for incorporating the Individual and Small Group markets in HIP?
 - Do other markets need to be examined to complete the study of adding markets to HIP?
 - Your initial comments on scope to Beth Walter by August 24, 2007.
- **Data**
 - Massachusetts study on consolidating Individual and Small Group markets relied upon carrier data.